

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
216 Haddon Avenue, Suite 406
Westmont, NJ 08108
Main Phone: 609-250-0700
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
VRMTG Asset Trust

In Re:
Claudia Ferrera and Robert J. Ferrera,

Debtors.



Order Filed on March 17, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-14335 JKS

Adv. No.:

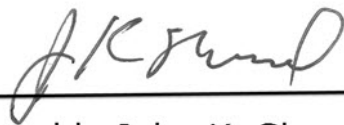
Hearing Date: 2/13/2020 @ 10:00 a.m..

Judge: John K. Sherwood

**ORDER RESOLVING MOTION FOR RELIEF FROM STAY & OBJECTION TO
CONFIRMATION**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: March 17, 2020



Honorable John K. Sherwood
United States Bankruptcy Court

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Debtors: Claudia Ferrera and Robert J. Ferrera

Case No: 19-14335 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING OBJECTION
TO CONFIRMATION

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, VRMTG Asset Trust, Denise Carlon appearing, upon a motion to vacate the automatic stay and objection to confirmation as to real property located at 64 Mawal Drive, Cedar Grove, NJ, 07009, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Scott D. Sherman, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 25, 2020, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due October 2019 through February 2020 for a total post-petition default of \$11,939.12 (1 @ \$2,910.55, 4 @ \$2,692.55; \$1,741.63 less suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$11,939.12 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2020, directly to Secured Creditor's servicer, Selene Finance, LP, Cashiering Department, P.O Box 71243, Philadelphia, PA 19176 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall obtain a loan modification by May 31, 2020; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the note and mortgage while the loan modification is pending; and

It is further **ORDERED, ADJUDGED and DECREED** that if the loan modification is unsuccessful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is further **ORDERED, ADJUDGED and DECREED** that the Trustee shall not make disbursements on Secured Creditor's claim while the loan modification is pending; and

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Debtors: Claudia Ferrera and Robert J. Ferrera

Case No: 19-14335 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING OBJECTION
TO CONFIRMATION

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief and Objection to Confirmation are hereby resolved.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New Jersey

In re:
Claudia Ferrera
Robert J Ferrera
Debtors

Case No. 19-14335-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2020.
db/jdb +Claudia Ferrera, Robert J Ferrera, 64 Mawal Drive, Cedar Grove, NJ 07009-1448

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank Trust National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor VRMTG ASSET TRUST dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor U.S. Bank Trust National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank Trust National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust rsolarz@kmlawgroup.com
Scott D. Sherman on behalf of Debtor Claudia Ferrera ssbankruptcy@minionsherman.com
Scott D. Sherman on behalf of Joint Debtor Robert J Ferrera ssbankruptcy@minionsherman.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8